

SERFF Tracking Number: HRLV-125795324 State: Arkansas
Filing Company: Harleysville Mutual Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: GLSA021508-1
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability
Product Name: GL
Project Name/Number: GL Product Standardization - revised/

Filing at a Glance

Company: Harleysville Mutual Insurance Company

Product Name: GL

SERFF Tr Num: HRLV-125795324 State: Arkansas

TOI: 17.0 Other Liability - Claims

SERFF Status: Closed

State Tr Num: EFT \$50

Made/Occurrence

Sub-TOI: 17.0001 Commercial General Liability Co Tr Num: GLSA021508-1

State Status: Fees verified and received

Filing Type: Form

Co Status: Product Standardization

Reviewer(s): Betty Montesi, Edith

- Phase 3B - revised

Roberts, Brittany Yielding

Author: Carol Zwoyer

Disposition Date: 09/02/2008

Date Submitted: 08/29/2008

Disposition Status: Approved

Effective Date Requested (New): 02/01/2009

Effective Date (New):

Effective Date Requested (Renewal): 07/01/2009

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: GL Product Standardization - revised

Status of Filing in Domicile:

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 09/02/2008

State Status Changed: 09/02/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

With this filing it is our intent to submit for your review and approval revisions applicable to our Commercial General Liability Program:

Company and Contact

SERFF Tracking Number: HRLV-125795324 State: Arkansas
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 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability
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Filing Contact Information

Carol Zwoyer, Senior State Filing Analyst czwoyer@harleysvillegroup.com
 355 Maple Avenue (215) 256-5735 [Phone]
 Harleysville, PA 19438-2297 (215) 256-5678[FAX]

Filing Company Information

Harleysville Mutual Insurance Company	CoCode: 14168	State of Domicile: Pennsylvania
355 Maple Avenue	Group Code: 253	Company Type:
Harleysville, PA 19438	Group Name:	State ID Number:
(215) 256-5000 ext. [Phone]	FEIN Number: 23-0902325	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Harleysville Mutual Insurance Company	\$50.00	08/29/2008	22208877

SERFF Tracking Number:	HRLV-125795324	State:	Arkansas
Filing Company:	Harleysville Mutual Insurance Company	State Tracking Number:	EFT \$50
Company Tracking Number:	GLSA021508-1		
TOI:	17.0 Other Liability - Claims Made/Occurrence	Sub-TOI:	17.0001 Commercial General Liability
Product Name:	GL		
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	09/02/2008	09/02/2008

SERFF Tracking Number: *HRLV-125795324* *State:* *Arkansas*
Filing Company: *Harleysville Mutual Insurance Company* *State Tracking Number:* *EFT \$50*
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TOI: *17.0 Other Liability - Claims Made/Occurrence* *Sub-TOI:* *17.0001 Commercial General Liability*
Product Name: *GL*
Project Name/Number: *GL Product Standardization - revised/*

Disposition

Disposition Date: 09/02/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Cover letter & exhibit A	Approved	Yes
Form	Liquor Liability Coverage Part Declaration	Approved	Yes
Form	Products/Completed Operations Liability Coverage Part Declarations	Approved	Yes
Form	Spray Painting Property Damage Deductible Insurance	Approved	Yes
Form	Mortician's and Funeral Director' s Malpractice Liability Endorsement	Approved	Yes
Form	Pastoral Counseling Professional Liability Endorsement	Approved	Yes
Form	Fuel Oiler Dealers Delivery Agreement Endorsement	Approved	Yes
Form	Non-Pyramiding of Limits	Approved	Yes
Form	Cemetery Professional Liability Endorsement	Approved	Yes
Form	Limited Pollution Coverage	Approved	Yes
Form	Exclusion - Aircraft Products	Approved	Yes
Form	Lost Key Coverage	Approved	Yes
Form	Voluntary Property Damage Endorsement	Approved	Yes
Form	Commercial General Liability Coverage Part	Approved	Yes
Form	Commercial General Liability Coverage Part Supplemental Schedule	Approved	Yes
Form	Commercial Lines Common Policy Declaration	Approved	Yes
Form	Policy Change Document	Approved	Yes
Form	Additional Insured Schedule	Approved	Yes
Form	Additional Interest Schedule	Approved	Yes
Form	Form Schedule	Approved	Yes
Form	Location Schedule	Approved	Yes
Form	Named Insured Schedule	Approved	Yes
Form	Policyholder Notice Schedule	Approved	Yes

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Form	Declaration Page Extension	Approved	Yes
Form	Fee-Surcharge Schedule	Approved	Yes
Form	Manuscript Endorsement	Approved	Yes
Form	Manuscript Endorsement	Approved	Yes
Form	Owners and Contractors Protection	Approved	Yes
	Liability Policy Declarations		
Form	Railroad Protection Liability	Approved	Yes
Form	Church Liability Enhancement	Approved	Yes
	Endorsement		
Form	Abuse and Molestation Liability	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Liquor Liability Coverage Part Declaration	CG-0710	12-06	Declaration Replaced s/Schedule	Replaced Form #:0.00 09-01 edition Previous Filing #:		CG-0710_Ed_AQS.pdf
Approved	Products/Completed Operations Liability Coverage Part Declarations	CG-7009	12-06	Declaration Replaced s/Schedule	Replaced Form #:0.00 09-01 edition Previous Filing #:		CG-7009_Ed_AQS.pdf
Approved	Spray Painting Property Damage Deductible Insurance	CG-7100	12-06	Endorsement/Amendment/Conditions	Replaced Form #:0.00 10-93 edition Previous Filing #:		CG-7100_Ed 12-06_Spray Painting Prop Dmg Ded Ins.pdf
Approved	Mortician's and Funeral Directors' Malpractice Liability Endorsement	CG-7101	12-06	Endorsement/Amendment/Conditions	Replaced Form #:0.00 08-07 edition Previous Filing #:		CG-7101_Ed.pdf
Approved	Pastoral Counseling Professional Liability Endorsement	CG-7102	12-06	Endorsement/Amendment/Conditions	Replaced Form #:0.00 08-87 edition Previous Filing #:		CG-7102_Ed 12-06_Pastoral Counseling Pro Liab Endmt.pdf
Approved	Fuel Oiler Dealers Delivery Agreement Endorsement	CG-7104	12-06	Endorsement/Amendment/Conditions		0.00	CG-7104_Ed.pdf
Approved	Non-Pyramiding of Limits	CG-7105	12-06	Endorsement/Amendment/Conditions	Replaced Form #:0.00 09-01 edition Previous Filing #:		CG-7105_Ed 12-06_Non-Pyramiding of Limits.pdf

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Approved	Cemetery Professional Liability Endorsement	CG-7183	12-06	Endorsement/Amendment/Conditions	Replaced Form #:0.00 04-97 edition Previous Filing #:	CG-7183 _Ed 12-06_ Cemetery Prof Liab Endmt.pdf
Approved	Limited Pollution Coverage	CG-7185	07-08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 06-97 edition Previous Filing #:	CG-7185.pdf
Approved	Exclusion - Aircraft Products	CG-7226	12-06	Endorsement/Amendment/Conditions	0.00	CG-7226 _Ed 12-06_ Exc- Aircraft Products.pdf
Approved	Lost Key Coverage	CG-7228	12-06	Endorsement/Amendment/Conditions	0.00	CG-7228 _Ed 12-06_ Lost Key Cvge.pdf
Approved	Voluntary Property Damage Endorsement	CG-7273	12-06	Endorsement/Amendment/Conditions	0.00	CG-7273 _Ed 12-06_ Vol Prop Dmg Endmt.pdf
Approved	Commercial General Liability Coverage Part	CG-7274	11-06	Policy/Coverage New	0.00	CG-7274 (Ed 12-06)_AQS.pdf
Approved	Commercial General Liability Coverage Part Supplemental Schedule	CG-7275	11-06	Declaration News/Schedule	0.00	CG-7275 (Ed 11-06)_AQS.pdf
Approved	Commercial Lines Common Policy Declaration	GU-7000	3-08	Declaration News/Schedule	0.00	GU-7000 _Ed. 3-08_ Common Policy Dec.pdf
Approved	Policy Change Document	GU-7001	07-08	Other New	0.00	GU-7001.pdf
Approved	Additional	GU-7002	11-06	Declaration New	0.00	GU-7002.pdf

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Product Name: GL
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Insured Schedule				s/Schedule		
Approved	Additional Interest Schedule	GU-7003	11-06	Declaration New s/Schedule	0.00	GU-7003.pdf
Approved	Form Schedule	GU-7004	11-06	Declaration New s/Schedule	0.00	GU-7004.pdf
Approved	Location Schedule	GU-7005	11-06	Declaration New s/Schedule	0.00	GU-7005.pdf
Approved	Named Insured Schedule	GU-7008	11-06	Declaration New s/Schedule	0.00	GU-7008.pdf
Approved	Policyholder Notice Schedule	GU-7009	11-06	Declaration New s/Schedule	0.00	GU-7009.pdf
Approved	Declaration Page Extension	GU-7013	11-06	Endorseme New nt/Amendm ent/Condi ti ons	0.00	GU-7013.pdf
Approved	Fee-Surcharge Schedule	GU-7015	11-06	Declaration New s/Schedule	0.00	GU-7015.pdf
Approved	Manuscript Endorsement	MANU-1	7-04	Endorseme New nt/Amendm ent/Condi ti ons	0.00	MANU-1.pdf
Approved	Manuscript Endorsement	MANU-2	7-04	Endorseme New nt/Amendm ent/Condi ti ons	0.00	MANU-2.pdf
Approved	Owners and Contractors Protection Liability Policy Declarations	PD-0706	12-06	Declaration Replaced s/Schedule	Replaced Form #:0.00 09-01 edition Previous Filing #:	PD-0706 _Ed.pdf
Approved	Railroad Protection Liability	PD-0707	12-06	Endorseme Replaced nt/Amendm ent/Condi ti ons	Replaced Form #:0.00 09-01 edition Previous Filing #:	PD-0707 _Ed 12-06_ Railroad Protective Liability Policy.pdf
Approved	Church Liability Enhancement	GL-7299	09-08	Endorseme New nt/Amendm	0.00	CG-7299.pdf

SERFF Tracking Number:	HRLV-125795324	State:	Arkansas
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TOI:	17.0 Other Liability - Claims Made/Occurrence	Sub-TOI:	17.0001 Commercial General Liability
Product Name:	GL		
Project Name/Number:	GL Product Standardization - revised/		

Endorsement	ent/Condi		
	ons		
Approved Abuse and CG-7300 09-08	Endorseme New	0.00	CG-7300.pdf
Molestation	nt/Amendm		
Liability	ent/Condi		
	ons		

**LIQUOR LIABILITY COVERAGE PART
DECLARATIONS**

☒ **OCCURRENCE (CG 00 33)**

Named Insured		Policy Number
Coverage Part Effective	Policy Period From To	
LIMITS OF INSURANCE <div style="display: flex; justify-content: space-between; margin-top: 5px;"> Each Common Cause Limit \$ </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> Aggregate Limit \$ </div>		
Loc./Prem. No.	Classification/Premium Base	Code No.
Total Coverage Part Advance Premium \$		
Endorsements attached to this Coverage Part: SEE SCHEDULES GU-7004 and GU-7009		

PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART DECLARATIONS

☒ **OCCURRENCE (CG-00 37)**

Named Insured		Policy Number
Coverage Part Effective	Policy Period From To	
LIMITS OF INSURANCE EACH OCCURRENCE LIMIT \$ AGGREGATE LIMIT \$		
Classification		Code No.
Total Advance Coverage Part Premium \$		
Endorsements attached to this Coverage Part: SEE SCHEDULES GU-7004 and GU-7009		

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

CG-7100
(Ed. 12-06)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

SPRAY PAINTING PROPERTY DAMAGE DEDUCTIBLE INSURANCE

1. Our obligation under Property Damage Liability Coverage to pay damages on your behalf for “property damage” arising out of “spray painting” applies only to the amount of damages in excess of a \$250 “property damage” per claim deductible.
2. The deductible amount applies under Property Damage Liability Coverage to all damages sustained by any one person because of “property damage” arising out of “spray painting” as the result of any one “occurrence”. With respect to “property damage”, person includes an organization.
3. The terms of this insurance, including those with respect to:
 - a. Our right and duty to defend the insured against any “suits” seeking those damages; and
 - b. Your duties in the event of an “occurrence”, claim, or “suit”

apply irrespective of the application of the deductible amount.

4. The limits of insurance shall not be reduced by the deductible amount. We may pay any part or all of the deductible amount to effect settlement of any claim or “suit” and, upon notification of the action taken, you shall promptly reimburse us for such part of the deductible amount as has been paid by us.
5. For purposes of this endorsement, **Section V – DEFINITIONS** is amended by the following:

The following definitions are added:

“Spray painting” means spray emanating from any spray painting apparatus and occurring during spray painting operations by the insured.

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

CG-7101
(Ed. 12-06)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

**MORTICIAN'S AND FUNERAL DIRECTOR'S MALPRACTICE LIABILITY
ENDORSEMENT**

A. INSURING AGREEMENT

The following is added to **Coverage A. Bodily Injury and Property Damage Liability** and **Coverage B. Personal and Advertising Injury Liability**:

We will pay those sums that an insured becomes legally obligated to pay as damages because of "bodily injury", "property damage" and "personal and advertising injury" arising out of the rendering or failure to render professional services in connection with your business as a funeral director or mortician provided that the act, error or omission giving rise to such "bodily injury" or "property damage" takes place during the policy period. Solely for the coverage provided by this endorsement, the "bodily injury" and "property damage" does not need to take place during the policy period. The offense giving rise to "personal and advertising injury" must take place during the policy period.

B. EXCLUSIONS

All Coverage **A** and **B** Exclusions apply to the Coverage provided by this endorsement except as amended below:

1. Coverage **A**, Exclusion **j**. Damage to Property, subparagraphs **(3)** and **(4)** do not apply to "property damage" to or the injury or destruction of:
 - a. deceased human bodies, cremated remains or body parts;
 - b. any casket, urn, or other container for a dead body or its cremated remains; or
 - c. the clothing or personal effects of a deceased personwhile in the care, custody and control of an insured in connection with your business as a mortician or funeral director. This insurance does not apply, however, to any casket, urn, other similar container or any other item held by you for the purpose of sale or advertising display.
2. Coverage **A**, Exclusion **g**. Aircraft, Auto or Watercraft does not apply to the injury or destruction of:
 - a. deceased human bodies, cremated remains or body parts;
 - b. any casket, urn or other container for a dead body or its cremated remains; or
 - c. the clothing or personal effects of a deceased personarising out of the use of a vehicle while any of the foregoing are in your care, custody and control in connection with your business as a mortician or funeral director. This insurance does not apply, however, to any casket, urn, other similar container or any other item held by you for the purpose of sale or advertising display.

3. The following Exclusions are added and the coverage provided by this endorsement does not apply to:
- a. acts or omissions caused by willful violation of a penal statute or ordinance committed by or with the knowledge or consent of any insured.
 - b. punitive damages, multiplied damages, exemplary damages and civil penalties, fines and assessments.

4. The following Exclusion is added to paragraph 2. Exclusions of both Coverage **A** and Coverage **B**:

This insurance does not apply to:

“bodily injury”, “property damage” or “personal and advertising injury” arising out of any act, error or omission involving the rendering or failure to render professional services in connection with your business as a funeral director or mortician except to the extent that coverage is afforded by the Mortician’s and Funeral Director’s Malpractice Liability Endorsement.

C. LIMITS OF INSURANCE

This endorsement does not provide for separate limits of insurance and the coverage provided herein does not increase the Each Occurrence Limit, the Personal and Advertising Injury Limit, the Products-Completed Operations Aggregate Limit or the General Aggregate Limit as provided in Section III, Limits of Insurance of your policy.

For purposes of determining the limits of insurance, one “occurrence” includes any act, error or omission together with all related acts, errors and omissions in the providing of professional services as a mortician or funeral director. Any loss based upon a series of related errors, omissions and negligent acts in the course of providing or arising out of professional services as a mortician or funeral director will be deemed to have occurred when the first error, omission or negligent act of that series occurred.

D. DEFINITIONS

1. Solely for the purpose of this endorsement, the definition of the term “bodily injury” is amended as follows:

“Bodily injury” means bodily injury, sickness or disease sustained by a person, including mental anguish or death resulting from any of these at any time.

2. When used in this endorsement only, the term “property damage” also includes the destruction of deceased human bodies or their remains.

E. OTHER INSURANCE

The insurance provided by this endorsement is excess over any valid and collectible property insurance (except the deductible portion thereof) available to the insured. The Other Insurance Condition of this policy is amended accordingly.

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

CG-7102
(Ed. 12-06)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

PASTORAL COUNSELING PROFESSIONAL LIABILITY ENDORSEMENT

SCHEDULE

Limits of Insurance

\$ _____ each occurrence

\$ _____ aggregate

If no entry appears above, information required to complete this Endorsement will be shown in the Declarations as applicable to this Endorsement.

1. The following is added to **SECTION I - Coverages**

COVERAGE – PASTORAL COUNSELING PROFESSIONAL LIABILITY COVERAGE

Insuring Agreement

We will pay those sums that you or your “pastor(s)” become legally obligated to pay as damages arising out of any act, error or omission because of “counseling activities” by a “pastor” provided that such act, error or omission occurred during the policy period. Coverage provided by this endorsement applies only for acts, errors or omissions of your “pastor” while acting within the scope of their duties as such. We will have the right and duty to defend the insured against any “suit” seeking those damages. However, we will have no duty to defend the insured against any “suit” seeking damages to which this insurance does not apply. We may, at our discretion, investigate any “occurrence” and settle any claim or “suit” that may result. But:

- a. The amount we will pay for damages is limited as described in the Schedule of this endorsement; and
- b. Our right and duty to defend ends when we have used up the applicable limit of insurance in the payment of judgements or settlements.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplemental Payments.

2. Supplemental Payments

Solely for the purposes of the coverage provided by this endorsement, **SUPPLEMENTARY PAYMENTS – COVERAGES A and B** is amended as follows:

- a. All references to **Supplemental Payments – Coverages A and B**, are replaced by **Supplemental Payments – Coverages A, B and Pastoral Counseling Professional Liability Coverage**.
- b. Paragraphs **1.b.** and **2.** of the Supplemental Payments provisions do not apply.

3. Exclusions

This insurance does not apply to liability resulting from:

- a. furnishing medical, radiological, surgical, dental or nursing treatments, including shock therapy, and the prescription, utilization, furnishing or dispensing of drugs or medical, radiological, surgical, dental or nursing supplies or appliances.
- b. the ownership, maintenance, operation, use, loading or unloading of any motor vehicle, trailer, semi-trailer, watercraft or aircraft.
- c. acts, errors or omissions of the insured as a member of a formal association or similar professional board or committee of any hospital or professional society.
- d. any actual or alleged conduct of a sexual nature.
- e. any dishonest, fraudulent, criminal or malicious act or omission, libel, slander, or intentional error or omission committed by an insured acting alone or in collusion with others.
- f. acts, errors, or omissions of the insured as proprietor, superintendent or executive officer of any hospital, sanatorium, medical clinic with or without bed and board facilities, or laboratory, or to acts or omissions arising out of any other trade, business, employment or profession.
- g. any civil penalties, fines or assessments or punitive or exemplary damages.
- h. "bodily injury", "property damage" or "personal and advertising injury".
- i. any claim seeking non-pecuniary relief.
- j. any willful violation of any federal, state or local statute, regulation, rule, ordinance or code.
- k. any employment related practice, act or omission.
- l. any damage that was either expected or intended from the standpoint of the insured.
- m. the assumption by any insured of the liability of another by contract or agreement whether or not such contract or agreement is an "insured contract". This exclusion does not apply to liability for damages that the insured would have in the absence of such contract or agreement.

4. Solely for the purposes of the coverage provided by this endorsement, **Section III – Limits of Insurance** is replaced by the following:

Limits of Insurance

- A. The Limits of Insurance stated in the Schedule of this endorsement and the rules below determine the most we will pay regardless of the number of:
 - 1. Insureds;
 - 2. Claims made or "suits" brought; or
 - 3. Persons or organizations making claims or bringing "suits".
- B. Subject to the aggregate Limit of Insurance provided below, the Limit of Insurance stated in the schedule as applicable to "each occurrence" is the most we will pay because of all damages arising out of any one "occurrence".
- C. The Limit of Insurance stated in the schedule as "aggregate" is the most we will pay for the sum of all damages for all claims.

For purposes of determining the limits of insurance for the coverage provided by this endorsement, any one "occurrence" includes any act, error or omission together with all related acts, errors or omissions of a "pastor" because of "counseling activities". Any loss based on a series of related errors, omissions and negligent acts by a "pastor" in the course of or arising out of "counseling activities" will be deemed to have occurred when the first error, omissions or negligent act of that series occurred.

5. Solely for the purposes of the coverage provided by this endorsement, **Section IV- Commercial General Liability CONDITIONS** is amended by the following:

SECTION IV CONDITIONS

2. Duties in The Event of Occurrence, Offense, Claim, Suit or Loss

- a. You must see to it that we are notified as soon as practicable of an “occurrence”, claim, offense or loss which may result in a claim. To the extent possible, notice should include:
 - (1)How, when and where the “occurrence”, offense, or loss took place;
 - (2)The names and addresses of any persons seeking “damages” and witnesses; and
 - (3)The nature and location of any “damage” arising out of the “occurrence”, offense, or loss.
- b. If a claim is made or “suit” is brought against any insured; you must:
 - (1)Immediately record the specifics of the claim or “suit” and the date received; and
 - (2)Notify us as soon as practicable.
 - (3)You must see to it that we receive written notice of the claim or “suit” as soon as practicable.
- c. You and any other involved insured must:
 - (1)Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or “suit”;
 - (2)Authorize us to obtain records and other information;
 - (3)Cooperate with us in the investigation or settlement of the claim or defense against the “suit”; and
 - (4)Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the insured because of the “damages” to which this insurance may also apply.
- d. No insured will, except at that insured’s own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.

4. Other Insurance

If other valid and collectible insurance is available to the insured for a loss we cover under this endorsement, our obligations are limited as follows:

a. Primary Insurance

This insurance is primary. Our obligations are not affected unless any of the other insurance is also primary. Then, we will share with all that other insurance by the method described in b. below.

b. Method of Sharing

If all of the other insurance permits contribution by equal shares, we will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.

If any of the other insurance does not permit contribution by equal shares, we will contribute by limits. Under this method, each insurer’s share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance for all insurers.

6. Definitions

The following definitions are added to **SECTION V – DEFINITIONS**:

“Pastor(s)” means any ordained minister, priest, rabbi or nun.

“Counseling activities” means the furnishing of advice or guidance by a “pastor(s)” to another person through consultations or communications not involving publishing or broadcasting.

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

CG-7104
(Ed. 12-06)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FUEL OIL DEALERS DELIVERY AGREEMENT ENDORSEMENT

Subject to the applicable policy limits and all the other terms, conditions and exclusions of your policy, we will pay on behalf of the insured those sums that you become legally obligated to pay as damages because of "bodily injury" or "property damage" resulting from your failure to make an expected delivery under an agreement to maintain an adequate supply of fuel oil at a customer's premises.

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM
LIQUOR LIABILITY COVERAGE FORM
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE FORM
POLLUTION LIABILITY COVERAGE FORM
PRODUCTS/COMPLETED OPERATIONS COVERAGE FORM
RAILROAD PROTECTIVE LIABILITY COVERAGE FORM

CG-7105
(Ed. 12-06)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

NON-PYRAMIDING OF LIMITS

The following is added to **Section IV – Conditions:**

Two or More Policies Issued By Us:

If more than one coverage form or policy issued to you by us or any company affiliated with us applies to the same “occurrence” or offense, the most that we will pay for “bodily injury”, “property damage”, or “personal and advertising injury” arising out of such “occurrence” or offense is the highest applicable Limit of Insurance under any one coverage form or policy, regardless of the number of coverage forms or policies issued to you by us, or any company affiliated with us that apply to the same “occurrence” or offense.

This condition does not apply to any coverage form or policy issued by us or any affiliated company specifically to apply as excess insurance over this insurance.

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

CG-7183
(Ed. 12-06)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

CEMETERY PROFESSIONAL LIABILITY ENDORSEMENT

A. INSURING AGREEMENT

The following is added to **Coverage A. Bodily Injury and Property Damage Liability** and **Coverage B. Personal and Advertising Injury Liability**:

We will pay those sums that an insured becomes legally obligated to pay as damages because of "bodily injury", "property damage" and "personal and advertising injury" arising out of the rendering or failure to render professional services as a cemeterian provided the act, error or omission giving rise to such "bodily injury" or "property damage" takes place during the policy period. Solely for the coverage provided by this endorsement, the "bodily injury" and "property damage" does not need to take place during the policy. The offense giving rise to "personal and advertising injury" must take place during the policy period.

B. EXCLUSIONS

All Coverage **A** and **B** Exclusions apply to the Coverage provided by this endorsement except as amended below:

1. Coverage **A**. Exclusion **j**. Damage to Property, subparagraphs **(3)** and **(4)** do not apply to "property damage" to or the injury or destruction of:
 - a. deceased human bodies, cremated remains or body parts;
 - b. any casket, urn or other container for a dead body or its cremated remains; or
 - c. the clothing or personal effects of a deceased personwhile in the care, custody and control of an insured in connection with your business as a cemeterian. This insurance does not apply, however, to any casket, urn, other similar container or any other item held by you for the purpose of sale or advertising display.
2. Coverage **A**. Exclusion **g**. Aircraft, Auto or Watercraft does not apply to the injury or destruction of:
 - a. deceased human bodies, cremated remains or body parts;
 - b. any casket, urn or other container for a dead body or its cremated remains; or
 - c. the clothing or personal effects of a deceased personarising out of the use of a vehicle while any of the foregoing are in your care, custody and control in connection with your business as a cemeterian. This insurance does not apply, however, to any casket, urn, other similar container or any other item held by you for the purpose of sale or advertising display.
3. The following Exclusions are added and the coverage provided by this endorsement does not apply to:
 - a. acts or omissions caused by willful violation of a penal statute or ordinance committed by or with the knowledge or consent of any insured.
 - b. punitive damages, multiplied damages, exemplary damages and civil penalties, fines and assessments.

4. The following Exclusion is added to paragraph 2. Exclusions of both Coverage A and Coverage B:

This insurance does not apply to:

“bodily injury”, “property damage” or “personal and advertising injury” arising out of any act, error or omission involving the rendering or failure to render professional services as a cemeterian except to the extent that coverage is afforded by the Cemetery Professional Liability Endorsement.

C. LIMITS OF INSURANCE

This endorsement does not provide for separate limits of insurance and the coverage provided herein does not increased the Each Occurrence Limit, the Personal and Advertising Injury Limit, the Products-Completed Operations Aggregate Limit or the General Aggregate Limit as provided in Section III, Limits of Insurance of your policy.

For purposes of determining the limits of insurance, one “occurrence” includes any act, error or omission together with all related acts, errors and omissions in the providing of professional services as a cemeterian. Any loss based upon a series of related errors, omissions and negligent acts in the course of providing or arising out of professional services as a cemeterian will be deemed to have occurred when the first error, omission or negligent act of that series occurred.

D. DEFINITIONS

1. Solely for the purpose of this endorsement, the definition of the term “bodily injury” is amended as follows:

“Bodily injury” means bodily injury, sickness or disease sustained by a person, including mental anguish or death resulting from any of these at any time.

2. When used in this endorsement only, “property damage” also includes injury or destruction of deceased human bodies or their remains.

E. OTHER INSURANCE

The insurance provided by this endorsement is excess over any valid and collectible property insurance (except the deductible portion thereof) available to the insured. The Other Insurance Condition of this policy is amended accordingly.

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

CG-7185
(Ed. 9-08)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITED POLLUTION COVERAGE

Schedule

Each Pollution Incident Limit of Liability	\$	
Aggregate Pollution Incident Limit of Liability	\$	
Deductible Amount	\$	Each Pollution Incident

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

A. LIMITED POLLUTION COVERAGE

Under **SECTION I – COVERAGES, COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY**, we will pay those sums that the insured becomes legally obligated to pay as damages because of “bodily injury” or “property damage” arising out of a “pollution incident”. This insurance only applies to “bodily injury” and “property damage” which occurs during the policy period provided that:

- a. the “pollution incident” begins at an identified time and place and ends in its entirety within 72 hours;
- b. you have notified us of the “pollution incident” as soon as practicable, but no more than 14 days after its ending; and
- c. it is accidental.

B. LIMITS OF INSURANCE

Solely for purposes of the coverage provided by this endorsement for “bodily injury” and “property damage” arising out of a “pollution incident”, **SECTION III – LIMITS OF INSURANCE** is replaced in its entirety by the following:

1. The limits of insurance shown in the SCHEDULE of this endorsement and the rules below determine the most we will pay regardless of the number of:
 - a. insureds;
 - b. claims made or “suits” brought; or
 - c. persons or organizations making claims or bringing “suits”.
2. The Aggregate Pollution Incident Limit of Liability set forth in the Schedule of this endorsement is the most that we will pay for the sum of damages under **SECTION I – COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY** and medical expenses under **COVERAGE C** for all “bodily injury” and “property damage” resulting from all “pollution incidents”.
3. Subject to the Aggregate Pollution Incident Limit of Liability, the Each Pollution Incident Limit of Liability shown in the SCHEDULE of this endorsement is the most we will pay for the sum of damages under **SECTION I – COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY** and medical expenses under **COVERAGE C** for all “bodily injury” and “property damage” arising from one “pollution incident”.
4. Subject to 2. and 3. above, the Medical Expense Limit shown in the Declarations of the policy to which this endorsement is attached is the most we will pay under Coverage C for all medical expenses because of “bodily injury” sustained by any one person arising out of a “pollution incident”.

5. The Aggregate Pollution Incident Limit of Liability applies separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Aggregate Pollution Incident Limit of Liability set forth in the Schedule of this endorsement unless applicable state law requires us to provide unimpaired aggregate limits of insurance for such period of extension. In that event, the aggregate limit for such period of extension will be equal to the Aggregate Pollution Incident Limit of Liability set forth in the Schedule of this endorsement.
6. Any and all damages paid under the terms and conditions of this endorsement will further be applied against and will reduce the Aggregate General Limit of Insurance shown on the Declarations page, as provided in the Commercial General Liability Coverage Part, in the same manner and in addition to all other coverages of the Commercial General Liability Coverage Part that are also subject to the General Aggregate Limit.
7. The Each Pollution Incident Limit of Liability provided in the Schedule to this endorsement is included within and not in addition to the Each Occurrence Limit shown on the Declarations page of your policy.

C. DEDUCTIBLE

1. Our obligation under this endorsement to pay damages on your behalf applies only to the amount of damages in excess of any deductible amount stated in the schedule of this endorsement as applicable to the Each Pollution Incident Limit of Liability. Neither the Each Pollution Incident Limit of Liability nor the Aggregate Pollution Incident Limit of Liability will be reduced by the application of such deductible amount.
2. The terms of this insurance, including those with respect to:
 - a. Our right and duty to defend any "suits" seeking those damages; and
 - b. Your duties in the event of a "pollution incident", claim or "suit";
 apply irrespective of the application of the deductible amount.
3. We may pay any part or all of the deductible amount to effect settlement of any claim or "suit" and, upon notification of the action taken, you shall promptly reimburse us of such part of the deductible amount as has been paid by us.

D. EXCLUSIONS

Solely for purposes of the coverage provided by this endorsement for "bodily injury" and "property damage" arising out of a "pollution incident":

1. Exclusion **f.(1)(d)** under **COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY** in **SECTION I – COVERAGES** does not apply.

2. The following exclusions are added:

The coverage provided by this endorsement does not apply to:

- a. "bodily injury" and "property damage" included within the "products-completed operations hazard";
- b. "bodily injury" or "property damage" arising out of a "pollution incident" which results from or is directly or indirectly attributable to failure to comply with any applicable statute, regulation, ordinance, directive or order relating to the protection of the environment and promulgated by any governmental body, provided that failure to comply is a willful or deliberate act or omission of:
 - (1) The insured; or
 - (2) You or any of your members, partners or executive officers.
- c. "bodily injury" or "property damage" arising out of the actual, alleged or threatened discharge, dispersal, emission, release or escape of "pollutants" at or from an "insured site" if such "pollutants" were brought on or to the "insured site" by any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf, in connection with your operations at such "insured site" and:
 - (1) such pollutants are intentionally discharged or released by any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf; or
 - (2) with the intent that they be discharged, dispersed or released as part of the operations being performed by such insured, contractor or subcontractor.

All other Coverage A Exclusions in your policy apply.

E. DEFINITIONS

When used in this endorsement only, the following definitions are added to **Section V – DEFINITIONS**:

"Insured site" means any premises, site or location on which you or any contractors or subcontractors working directly or indirectly on any insured's behalf, are performing operations, provided that the premises, site or location is not, never was, owned by, occupied by, rented to or loaned to you.

"Pollution incident" means the actual, alleged or threatened discharge, dispersal, emission, release or escape of "pollutants" at or from an "insured site" if such "pollutants" were brought on or to the "insured site" by any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf, in connection with your operations at such "insured site". All "bodily injury" and "property damage" arising out of one discharge, dispersal, emission, release or escape shall be deemed to be one "pollution incident". "Pollution Incident" does not include:

- a. any "occurrence" or event to which subparagraphs **(i)**, **(ii)** or **(iii)** of Exclusion **f.(1)(d)** of Coverage **A** applies
- b. "property damage" to a "waste facility"

"Waste facility" means any site or part of any site to which waste from the operations of an "insured site" is consigned for delivery or delivered for storage, disposal, processing or treatment.

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

**CG-7226
(Ed. 12-06)**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

EXCLUSION – AIRCRAFT PRODUCTS

A. This insurance does not apply to “bodily injury” or “property damage” included in the “products-completed operations hazard” and arising out of:

1. “Aircraft products”;
2. Reliance upon any representation or warranty made with respect to “aircraft products”;
3. To any liability arising out of the “grounding” of any “aircraft”; or
4. Liability assumed by you under any contract or agreement if such liability arises out of “aircraft products”:
 - a. Designed;
 - b. Manufactured;
 - c. Sold;
 - d. Handled; or
 - e. Distributed,by you or by others trading under your name.

B. For purposes of this endorsement, **Section V – DEFINITIONS** is amended by the following:

The following definitions are added:

“Aircraft” includes but is not limited to:

- a. Heavier-than-air flying vehicles;
- b. Lighter-than-air flying vehicles;
- c. Helicopters;
- d. Gliders;
- e. Missiles; or
- f. Spacecraft.

“Aircraft products” means:

- a. “Aircraft”; or
- b. Any:
 - (1) Other goods or products (other than real property) designed, manufactured, sold, handled or distributed by; or
 - (2) Services provided or recommended by you or others trading under your name, when used in the manufacture, repair, operation, maintenance or use of any “aircraft”.

“Grounding” means:

- a. The withdrawal of one or more “aircraft” from flight operations; or
- b. The imposition of speed, passenger or load restrictions on “aircraft”.

This endorsement modifies insurance provided by the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

**CG-7228
(Ed. 12-06)**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

LOST KEY COVERAGE

Schedule

Each Lost Key Coverage Limit of Liability \$ _____

The terms and conditions of this policy are amended as indicated below:

A. COVERAGE

Exclusion 2.j., paragraphs (3), (4) and (5), under **SECTION I, COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY**, do not apply to "property damage" as it pertains to the loss of keys to the insured's customers' premises, or keys that operate devices or gain access to authorized areas on those premises. This amendment applies only to such keys that are in the care, custody or control of the insured, which up to the time of loss were in the possession of:

1. An insured; or
2. "Employees" or agents of an insured.

B. EXCLUSIONS

The insurance afforded by this endorsement shall not apply to "property damage" arising out of:

1. Misappropriation;
2. Secretion;
3. Conversion;
4. Infidelity; or
5. Any dishonest act on the part of any insured or any "employee" or agent of an insured.

C. LIMITS OF INSURANCE AND DEDUCTIBLE

1. Our liability for all damages arising out of the loss of such keys is limited to:
 - a. The cost to replace such keys; and
 - b. The cost to adjust affected locks to accept new keys; and
 - c. The cost to replace such locks, if required, including related installation costs.
2. Subject to the above limitations, and both the Each Occurrence Limit and General Aggregate Limit of insurance shown on the Declarations applicable to the Commercial General Liability Coverage Part, our total liability for all "property damage", to which this Lost Key Coverage applies, arising out of any one "occurrence" shall not exceed the amount stated in the schedule.

3. Our obligation to pay "property damage", to which this Loss Key Coverage applies, on behalf of the insured applies only to the amount of "damages" in excess of the deductible amount of \$50. which is applicable to each "occurrence". The limits of insurance shall not be reduced by the amount of this deductible. We may pay any part or all of the deductible amount to effect settlement of any claim or "suit" and, upon notification of the action taken, you shall promptly reimburse us for such part of the deductible amount as we have paid.
4. The terms of this insurance, including those with respect to:
 - a. Our right and duty to defend the insured against any "suits" seeking those damages; and
 - b. Your duties in the event of an "occurrence", claim or "suit"apply irrespective of the application of the deductible amount.
5. Any and all damages paid under the terms and conditions of this endorsement will be applied against and will reduce the policy General Aggregate Limit of Insurance shown on the Declarations applicable to the Commercial General Liability Coverage Part in the same manner and in addition to all other damages and amounts paid under all other coverages of the Commercial General Liability Coverage Part that are also subject to the General Aggregate Limit.
6. The Limits of Insurance for this Loss Key Coverage is included within and is not in addition to the Each Occurrence Limit shown in the Declarations applicable to the Commercial General Liability Coverage Part for all "bodily injury" and "property damage" arising out of any one "occurrence".

This endorsement modifies insurance provided by the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

CG-7273
(Ed. 12-06)

VOLUNTARY PROPERTY DAMAGE ENDORSEMENT

SCHEDULE

Limits of Insurance

"Occurrence" Limit

Annual Aggregate

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement)

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by this endorsement.

A. INSURING AGREEMENT

Under **SECTION I – COVERAGES, COVERAGE A BODILY INJURY AND PROPERTY DAMAGE** of the **COMMERCIAL GENERAL LIABILITY COVERAGE PART**, we will pay, at your request, for "property damage" to the property of others provided:

1. Such "property damage" occurs while such property is in your care, custody or control, or property of others over which you are, for any purpose, exercising physical control; and
2. Such "property damage" arises out of "your work" away from premises owned by, rented to, or occupied by you; and
3. The property damage liability coverage of the policy, to which this endorsement is attached, would extend to "your work" causing such "property damage".

B. ADDITIONAL CONDITIONS

The insurance afforded by Paragraph **A. INSURING AGREEMENT** of this endorsement is subject to the following additional terms and conditions:

1. Subject to the Annual Aggregate set forth in the Schedule of this endorsement, the most we will pay for Voluntary Property Damage because of "property damage", to which the coverage provided by this endorsement applies, arising out of any one "occurrence" is the "Occurrence" Limit set forth in the Schedule of this endorsement regardless of the number of:
 - a. insureds;
 - b. claims made or "suits" brought; or
 - c. persons or organizations making claims or bringing "suits".

The "Occurrence" Limit shown in the Schedule of this endorsement is included within and not in addition to the Each Occurrence Limit applicable to **COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY of the COMMERCIAL GENERAL LIABILITY COVERAGE PART**.

2. The Annual Aggregate set forth above in the Schedule of this endorsement is the most we will pay for all "property damage" to which the Voluntary Property Damage Coverage provided by this endorsement applies.

3. The Annual Aggregate applies separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Annual Aggregate set forth in the Schedule of this endorsement unless applicable state law requires us to provide unimpaired aggregate limits of insurance for such period of extension. In that event, the aggregate limit for such period of extension will be equal to the Annual Aggregate set forth in the Schedule of this endorsement.
4. Any and all damages paid under the terms and conditions of this endorsement will further be applied against and will reduce the General Aggregate Limit of Insurance shown on the Declarations page, as provided in the Commercial General Liability Coverage Part in the same manner and in addition to all other coverages of the Commercial General Liability Coverage Part that are also subject to the General Aggregate Limit.
5. Our obligation under this endorsement to pay damages on your behalf applies only to the amount of damages in excess of \$500. The deductible amount applies to all damages because of "property damage" as the result of any one "occurrence" regardless of the number of persons or organizations who sustain damages because of that "occurrence".
 - a. The terms of this insurance, including those with respect to:
 - 1) Our right and duty to defend any "suits" seeking those damages; and
 - 2) Your duties in the event of any "occurrence", claim or "suit";apply irrespective of the application of the deductible amount.
 - b. We may pay any part or all of the deductible amount to effect settlement of any claim or "suit" and, upon notification of the action taken, you shall promptly reimburse us for such part of the deductible amount as has been paid by us.
6. Settlement – In the event of loss covered by this endorsement, you shall, if requested by us, replace the property or furnish the labor and materials necessary for the repairs thereto at actual cost to you, excluding prospective profit or overhead charges of any nature. Any property so paid for or replaced shall, at our option, become our property. Payment hereunder shall not constitute an admission of your liability or, except as stated herein, of ours.
7. The insurance provided by this endorsement is excess over any valid and collectible property insurance (except the deductible portion thereof) available to the insured, such as, but not limited to, Building coverage, Personal Property coverage, Builders' Risk coverage, Installation Risk coverage, or similar coverage. The Other Insurance Condition of your policy is amended accordingly.

C. EXCLUSIONS

Solely for the purposes of the insurance afforded by this endorsement, Paragraph 2. **EXCLUSIONS of SECTION I – COVERAGE, COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY** is amended as follows:

1. Subparagraphs (3), (4) and (5) of Exclusion j. Damage to Property do not apply to the extent that coverage is provided by Paragraph A. **INSURING AGREEMENT** of this endorsement.

2. The following exclusions are added:

The insurance provided by this endorsement does not apply to “property damage”:

- a.** To personal property held by you for servicing, repair, storage or sale at premises owned by, rented to or occupied by you.
- b.** To any property if the work out of which the damage arises was performed on your behalf by a subcontractor.
- c.** To property owned by, or rented by, an insured or any “employee” of the insured.
- d.** To property that is money and securities.
- e.** Included within the “explosion hazard”, the “collapse hazard”, or the “underground property damage hazard”, unless such coverage is provided by the policy to which this endorsement is attached.

All other Exclusions, Terms and Conditions of the Policy to which this endorsement is attached continue to apply.

D. DEFINITIONS

The following additional definitions apply:

“Explosion hazard” includes property damage arising out of blasting or explosion. The “explosion hazard” does not include “property damage” arising out of the explosion of air or steam vessels, piping under pressure, prime movers, machinery or power transmitting equipment.

“Collapse hazard” includes “structural property damage” and any resulting “property damage” to any other property at any time.

“Structural property damage” means the collapse of or structural injury to any building or structure due to:

- (a)** grading of land, excavating, burrowing, filling, back-filling, tunneling, pile driving, cofferdam work or caisson work; or
- (b)** moving, shoring, underpinning, raising or demolition of any building or structure or removal or rebuilding of any structural support of that building or structure.

“Underground property damage hazard” includes “underground property damage” and any resulting “property damage” to any other property at any time.

“Underground property damage” means property damage to wires, conduits, pipes, mains, sewers, tanks, tunnels, any similar property, and any apparatus used with them beneath the surface of the ground or water, caused by or occurring during the use of mechanical equipment for the purpose of grading land, paving, excavating, drilling, burrowing, filling, back-filling or pile driving.

COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS

Policy Number:

☒ See Supplemental Schedule

LIMITS OF INSURANCE

\$ Each Occurrence Limit
\$ Damage to Premises Rented to You Limit
\$ Medical Expense Limit (Any One Person)
\$ Personal and Advertising Injury Limit (Any One Person or Organization)
\$ General Aggregate Limit (Other than Products-Completed Operations)
\$ Products/Completed Operations Aggregate Limit

FORM OF BUSINESS:

Business Description:

Location of All Premises You Own, Rent or Occupy: **SEE SCHEDULE GU-7005**

AUDIT PERIOD, ANNUAL, UNLESS OTHERWISE STATED:

Classifications	Code No.	Premium Basis	Rates		Advance Premiums	
			Prem./ Ops.	Prod./ Comp. Ops	Prem./ Ops.	Prod./ Comp. Ops.
SEE SCHEDULE CG-7275						
TOTAL PREMIUM FOR THIS COVERAGE PART:					\$	\$

FORM (S) AND ENDORSEMENT (S) APPLICABLE TO THIS COVERAGE PART:
SEE SCHEDULES GU-7004 and GU-7009

Countersignature Date

Authorized Representative

COMMERCIAL GENERAL LIABILITY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number:

Classifications	Code No.	Premium Basis	Rates		Advance Premiums	
			Prem./ Ops.	Prod./ Comp. Ops.	Prem./ Ops.	Prod./ Comp. Ops.



COMMERCIAL LINES COMMON POLICY DECLARATIONS

Policy Number:

Named Insured and Mailing Address:

Agent:

Agency Code:
Phone Number:

Policy Period: From:

To:

at 12:01 A.M. Standard Time at your mailing
address shown above.

Business Description:

Form of Business:

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY,
WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY. IF YOU REQUEST
CANCELLATION OF THIS POLICY, THE COMPANY WILL RETAIN A MINIMUM PREMIUM OF \$.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED.
THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

	PREMIUM
Commercial Property Coverage Part	
Commercial General Liability Coverage Part	
Crime and Fidelity Policy Coverage Part	
Commercial Inland Marine Coverage Part	
Commercial Auto Coverage Part	
Commercial Liability Umbrella Policy	

Sub-Total
Fees and Surcharge - See Schedule GU-7015 (If Applicable)
Total

**FORM (S) AND ENDORSEMENT (S) MADE A PART OF THIS POLICY:
SEE SCHEDULES GU-7004 and GU-7009**

POLICY CHANGES

Policy Number:

Named Insured:

Agency/Producer Code:

Policy Period: From:

To:

CHANGE EFFECTIVE _____

CHANGE # _____

DESCRIPTION

Original Premium \$ _____ New Premium \$ _____ Total Add'l/Return Premium \$ _____

Company name goes here

ADDITIONAL INSURED SCHEDULE

Policy Number:

Policy Period: From:

To:

Company name goes here

ADDITIONAL INTEREST SCHEDULE

Policy Number:

Policy Period: From:

To:

Company name goes here

FORM SCHEDULE

Policy Number:

Policy Period: From: To:

Form	Edition	Description
------	---------	-------------

Company name goes here

LOCATION SCHEDULE

Policy Number:

Policy Period: From: To:

Premis.	Bldg.	
No.	No.	Address

Company name goes here

NAMED INSURED SCHEDULE

Policy Number:

Policy Period: From:

To:

Company name goes here

POLICYHOLDER NOTICE SCHEDULE

Policy Number:

Policy Period: From: To:

The following material contains important information about your policy. Please read it carefully.

Form	Edition	Description
------	---------	-------------

Company name goes here

DECLARATIONS PAGE EXTENSION

IMPORTANT INFORMATION

Policy Number:

Policy Period: From:

To:

Company Name goes here

FEES AND SURCHARGE SCHEDULE

Policy Number:

Policy Period: From:

To:

Policy Number:

Policy Period: From:

To:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

All other terms and conditions of this Policy remain unchanged.

Policy Number:

Policy Period: From:

To:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

All other terms and conditions of this Policy remain unchanged.

OWNERS AND CONTRACTORS PROTECTIVE LIABILITY POLICY

DECLARATIONS

Named Insured and Mailing Address	
Policy Period: From:	To: 12:01 A.M. Standard Time
Form of Business: <input type="checkbox"/> Individual; <input type="checkbox"/> Partnership; <input type="checkbox"/> Corporation; <input type="checkbox"/> Joint Venture; <input type="checkbox"/> Other: _____	
IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.	
LIMITS OF INSURANCE EACH OCCURRENCE LIMIT \$ _____ AGGREGATE LIMIT \$ _____	
LOCATION OF COVERED OPERATIONS	
NAME AND MAILING ADDRESS OF DESIGNATED CONTRACTOR	
Classification	Code No.
Total Advance Premium \$ _____	
Forms and Endorsements made a part of this Policy at time of issue: SEE SCHEDULE GU-7004	
The following material contains important information about your policy. Please read it carefully. SEE SCHEDULE GU-7009	

Countersigned by: _____
Authorized Representative

Date

DECLARATIONS

RAILROAD PROTECTIVE LIABILITY POLICY

**Named
Insured**
and
Mailing
Address

Policy Period: From: _____ To: _____ 12:01 A.M. Standard Time

Form of Business: ☐ Individual; ☐ Partnership; ☐ Corporation; ☐ Joint Venture; ☐ Other: _____

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

LIMITS OF INSURANCE

EACH OCCURRENCE LIMIT \$ _____

AGGREGATE LIMIT \$ _____

DESCRIPTION OF OPERATIONS**JOB LOCATION****NAME AND MAILING ADDRESS OF DESIGNATED CONTRACTOR****NAME AND ADDRESS OF INVOLVED GOVERNMENTAL AUTHORITY OR OTHER CONTRACTING PARTY**

Classification	Code No.

Total Advance Premium \$ _____

Forms and Endorsements made a part of this Policy at time of issue:

SEE SCHEDULE GU-7004

The following material contains **important** information about your policy. **Please read it carefully.**

SEE SCHEDULE GU-7009

Countersigned by: _____
Authorized Representative

Date

COMMERCIAL GENERAL LIABILITY COVERAGE PART

**CG-7299
(Ed. 9-08)**

CHURCH LIABILITY ENHANCEMENT ENDORSEMENT

A. CEMETERY PROFESSIONAL LIABILITY

1. Insuring Agreement

The following is added to Coverage **A. Bodily Injury and Property Damage Liability** and Coverage **B. Personal and Advertising Injury Liability**:

We will pay those sums that an insured becomes legally obligated to pay as damages because of "bodily injury", "property damage" and "personal and advertising injury" arising out of the rendering or failure to render professional services as a cemeterian provided the act, error or omission giving rise to such "bodily injury", "property damage" or "personal and advertising injury" takes place during the policy period. Solely for the coverage provided by this Cemetery Professional Liability Coverage, the "bodily injury" and "property damage" does not need to take place during the policy period. The offense giving rise to "personal and advertising injury" must take place during the policy period.

2. Exclusions

All Coverage **A** and **B Exclusions** apply to the Coverage provided by this Cemetery Professional Liability Coverage, except as amended below:

- a. Coverage **A. Exclusion j. Damage to Property**, subparagraphs **(3)** and **(4)** do not apply to "property damage" to or the injury or destruction of:
 - (1) deceased human bodies, cremated remains or body parts;
 - (2) any casket, urn or other container for a dead body or its cremated remains; or
 - (3) the clothing or personal effects of a deceased person while in the care, custody and control of an insured in connection with your business as a cemeterian. This insurance does not apply, however, to any casket, urn, other similar container, or any other item held by you for the purpose of sale or advertising display.
- b. Coverage **A. Exclusion g. Aircraft, Auto or Watercraft** does not apply to the injury or destruction of:
 - (1) deceased human bodies, cremated remains or body parts;
 - (2) any casket, urn, or other container for a dead body, or its cremated remains; or
 - (3) the clothing or personal effects of a deceased person arising out of the use of a vehicle while any of the foregoing are in your care, custody and control in connection with your business as a cemeterian. This insurance does not apply, however, to any casket, urn, other similar container, or any other item held by you for the purpose of sale or advertising display.
- c. The following **Exclusions** are added with respect to this Cemetery Professional Liability Coverage and this Coverage does not apply to:
 - (1) acts or omissions caused by willful violation of a penal statute or ordinance committed by or with the knowledge or consent of any insured.
 - (2) Punitive damages, multiplied damages, exemplary damages and civil penalties, fines and assessments.
- d. The following exclusion is added to paragraph **2. Exclusions** of both Coverage **A** and Coverage **B**:

This insurance does not apply to:

"bodily injury", "property damage" or "personal and advertising injury" arising out of any act, error or omission involving the rendering or failure to render professional services as a cemeterian except to the extent that coverage is afforded by Section A. Cemetery Professional Liability above.

3. Limits of Insurance

This Cemetery Professional Liability Coverage does not provide for separate limits of insurance and the coverage provided herein does not increase the Each Occurrence Limit, the Personal and Advertising Injury Limit, the Products-Completed Operations Aggregate Limit or the General Aggregate Limit as provided in Section III, Limits of Insurance of your policy.

For purposes of determining the limits of insurance, one "occurrence" includes any act, error or omission together with all related acts, errors and omissions in the providing of professional services as a cemeterian. Any loss based upon a series of related errors, omissions and negligent acts in the course of providing or arising out of professional services as a cemeterian will be deemed to have occurred when the first error, omission or negligent act of that series occurred.

4. Definitions

- a. Solely for the purpose of this Cemetery Professional Liability Coverage, the definition of the term "bodily injury" is amended as follows:
"Bodily injury" means bodily injury, sickness or disease sustained by a person, including mental anguish or death resulting from any of these at any time.
- b. When used in this endorsement only, "property damage" also includes injury or destruction of deceased human bodies or their remains.

5. Other Insurance

The insurance provided by this Cemetery Professional Liability Coverage is excess over any valid and collectible property insurance (except the deductible portion thereof) available to the insured. For purposes of this Coverage only, the Other Insurance Condition of this policy is amended accordingly.

B. COVERAGE C – MEDICAL PAYMENTS

The following is added to Coverage **C. Medical Payments**, Paragraph 1.a.

If "bodily injury" is caused by an accident

- (1) On premises, you own or rent;
- (2) On ways next to premises you own or rent; or
- (3) Because of your operations, we will pay medical expenses as described below for such "bodily injury":
- (4) To a person injured while practicing, instructing or participating in any physical exercises or games, sports, or athletic contests, provided that:
 - (a) The accident takes place in the "covered territory" and during the policy period;
 - (b) The expenses are incurred and reported to us within one year of the date of the accident; and
 - (c) The injured person submits to examination, at our expense, by physicians of our choice as often as we reasonably require.

The following exclusion is deleted from Coverage **C. Medical Payments**, Paragraph 2. **Exclusions:**

e. Athletics Activities

Paragraph 7 of **SECTION III – LIMITS OF INSURANCE** is amended as follows:

7. Subject to 5. above, the Medical Expense Limit is the most we will pay under Coverage **C** for all medical expenses because of "bodily injury" sustained by any one person. However, the most we will pay for medical expenses under Coverage **C** for a person injured while practicing, instructing or participating in any physical exercises or games, sports, or athletic contests is \$500.

C. PASTORAL COUNSELING PROFESSIONAL LIABILITY

The following is added to **SECTION I – COVERAGES:**

PASTORAL COUNSELING PROFESSIONAL LIABILITY

1. Insuring Agreement

We will pay those sums that you or your "pastor(s)" become legally obligated to pay as damages arising out of any act, error or omission because of "counseling activities" by a "pastor" provided that such act, error or omission occurred during the policy period. Coverage provided by this endorsement applies only for acts, errors or omissions of your "pastor" while acting within the scope of their duties as such. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages to which this insurance does not apply. We may, at our discretion, investigate any "occurrence" and settle any claim or "suit" that may result. But our right and duty to defend ends when we have used up the applicable limit of insurance in the payment of judgments or settlements.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplemental Payments.

2. Supplemental Payments

Solely for the purposes of this Pastoral Counseling Professional Liability Coverage, **SUPPLEMENTARY PAYMENTS – COVERAGE A and B** is amended as follows:

- a. All references to Supplementary Payments – Coverages A and B, are replaced by Supplementary Payments – Coverages A, B and Pastoral Counseling Professional Liability Coverage.
- b. Paragraphs 1.b. and 2. of the Supplementary Payments provisions do not apply.

3. Exclusions

This insurance does not apply to liability resulting from:

- a. furnishing medical, radiological, surgical, dental or nursing treatments, including shock therapy, and the prescription, utilization, furnishing or dispensing of drugs or medical, radiological, surgical, dental or nursing supplies or appliances.
- b. the ownership, maintenance, operation, use, loading or unloading of any motor vehicle, trailer, semi-trailer, watercraft or aircraft.
- c. acts, errors or omissions of the insured as a member of a formal association or similar professional board or committee of any hospital or professional society.
- d. any actual or alleged conduct of a sexual nature.
- e. any dishonest, fraudulent, criminal or malicious act or omission, libel, slander, or intentional error or omission committed by an insured acting alone or in collusion with others.
- f. acts, errors, or omissions of the insured as proprietor, superintendent or executive officer of any hospital, sanatorium, medical clinic with or without bed and board facilities, or laboratory, or to acts or omissions arising out of any other trade, business, employment or profession.
- g. any civil penalties, fines or assessments or punitive or exemplary damages.
- h. "bodily injury", "property damage" or "personal and advertising injury".
- i. any claim seeking non-pecuniary relief.
- j. any willful violation of any federal, state or local statute, regulation, rule, ordinance or code.
- k. any employment related practice, act or omission.
- l. any damage that was either expected or intended from the standpoint of the insured.
- m. the assumption by any insured of the liability of another by contract or agreement whether or not such contract or agreement is an "insured contract". This exclusion does not apply to liability for damages that the insured would have in the absence of such contract or agreement.

4. Solely for the purposes of this Pastoral Counseling Liability Coverage, paragraphs 2. and 5. of **SECTION III – LIMITS OF INSURANCE** is amended as follows:

LIMITS OF INSURANCE

2. The General Aggregate Limit is the most we will pay for the sum of:

- a. Medical expenses under Coverage **C**;
- b. Damages under Coverage **A**, except damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard";
- c. Damages under Coverage **B**; and
- d. Damages under Pastoral Counseling Professional Liability Coverage; and;
- e. Damages or expenses with respect to all other Coverages of the Commercial General Liability Coverage Part that are also subject to the General Aggregate Limit.

5. Subject to 2. or 3. above, whichever applies, the Each Occurrence Limit is the most we will pay for the sum of:

- a. Damages under Coverage **A**; and
- b. Medical expenses under Coverage **C** because of all "bodily injury" and "property damage" arising out of any one "occurrence"; and
- c. Damages under Pastoral Professional Liability Coverage arising out of any one "occurrence".

For purposes of determining the limits of insurance under Pastoral Counseling Professional Liability Coverage, one "occurrence" includes any act, error or omission together with all related acts, errors and/or omissions in the providing of professional services as a "pastor". Any loss based upon a series of related errors, omissions and negligent acts in the course of providing or arising out of professional services as a "pastor" will be deemed to have occurred when the first error, omission or negligent act of that series occurred.

5. Solely for the purposes of this Pastoral Counseling Professional Liability Coverage, **SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS** is amended by the following:

Section IV Conditions

2. Duties in The Event of Occurrence, Offense, Claim, Suit or Loss

- a. You must see to it that we are notified as soon as practicable of an "occurrence", claim, offense or loss which may result in a claim. To the extent possible, notice should include:
 - (1) How, when and where the "occurrence", offense, or loss took place;
 - (2) The names and addresses of any persons seeking damages and witnesses; and
 - (3) The nature and location of any damage arising out of the "occurrence", offense, or loss.
- b. If a claim is made or "suit" is brought against any insured, you must:
 - (1) Immediately record the specifics of a claim or "suit" and the date received; and
 - (2) Notify us as soon as practicable.You must see to it that we receive written notice of the claim or "suit" as soon as practicable.
- c. You and any other involved insured must:
 - (1) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or "suit";
 - (2) Authorize us to obtain records and other information;

- (3) Cooperate with us in the investigation or settlement of the claim or defense against the "suit"; and
- (4) Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the insured because of the damages to which this insurance may also apply.
- d. No insured will, except at that insured's own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.

6. Other Insurance

If other valid and collectible insurance is available to the insured for a loss we cover under this Pastoral Counseling Professional Liability Coverage, our obligations are limited as follows:

a. Primary Insurance

This insurance is primary. Our obligations are not affected unless any of the other insurance is also primary. Then, we will share with all that other insurance by the method described in b. below.

b. Method of Sharing

If all of the other insurance permits contribution by equal shares, we will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.

If any of the other insurance does not permit contribution by equal shares, we will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance for all insurers.

7. Definitions

The following definitions are added to **SECTION V – DEFINITIONS**:

"Pastor(s)" means any ordained minister, priest, rabbi or nun.

"Counseling activities" means the furnishing of advice or guidance by a "pastor(s)" to another person through consultations or communications not involving publishing or broadcasting.

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

**CG-7300
(Ed. 9-08)**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ABUSE AND MOLESTATION LIABILITY

Schedule

Limits of Insurance	
\$ _____	Any One Occurrence
\$ _____	Annual Aggregate

I. COVERAGE

The following is added to Paragraph 1. **Insuring Agreement** of **COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY** in **SECTION I – COVERAGES**:

Subject to **III. Limits of Insurance** below, we will also pay under **COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY** those sums that the insured becomes legally obligated to pay as damages because of “bodily injury” arising out of or resulting from abusive or molesting verbal or non-verbal communication, behavior or conduct to which this insurance applies.

All other provisions of the **Insuring Agreement** of **COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY** apply to this endorsement.

II. EXCLUSIONS

Solely for purposes of the coverage provided by this endorsement, the following exclusions are added to Paragraph 2. **Exclusions** of **COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY** in **SECTION I – COVERAGES**:

This insurance does not apply to:

- “bodily injury” arising out of or resulting from abusive or molesting verbal or non-verbal communication, behavior or conduct, except to the extent that coverage is afforded by this Abuse and Molestation Liability endorsement.
- Any person who actually participated in, directed, or knowingly condoned the abusive or molesting communication, behavior or conduct resulting in “bodily injury”;
- Any claim for exemplary or punitive damages;
- Any civil or criminal penalties, fines or assessments;
- Any claim arising out of or related to employment related practices or procedures, acts or omissions;

All other Coverage **A Exclusions** continue to apply to the coverage provided by this endorsement.

III. LIMITS OF INSURANCE

Solely for the purposes of the coverage provided by this endorsement, the following is added to **SECTION III – LIMITS OF INSURANCE**:

The insurance afforded by Section **I – Coverage** of this endorsement is subject to the following additional terms and conditions:

- Subject to the Annual Aggregate Limit provided by b. below, the most we will pay because of all “bodily injury” arising out of or resulting from abusive or molesting verbal or non-verbal communication, behavior or conduct in any one “occurrence” is the Any One Occurrence Limit of Insurance set forth in the Schedule of this endorsement. This is the most we will pay regardless of the number of:
 - insureds;
 - claims made or “suits” brought; or
 - persons or organizations making claims or bringing “suits”.

The Any One Occurrence Limit is included within and not in addition to the Each Occurrence Limit shown on the Declarations Page as being applicable to **COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY** of the **COMMERCIAL GENERAL LIABILITY COVERAGE FORM**.

For purposes of determining the Any One Occurrence Limit of Insurance, regardless of the number of abusive or molesting acts or communications, period of time over which such acts or communications occur or number of persons acted upon or molested or abused, all "bodily injury" arising out of all abusive or molesting verbal or non-verbal communication(s), behavior or conduct by any one person, or by two or more persons acting together, will be considered one "occurrence" subject to the Any One Occurrence Limit of Insurance.

- b. The Annual Aggregate Limit of Insurance set forth in the Schedule of this endorsement is the most we will pay for the sum of all damages because of all "bodily injury" arising out of or resulting from abusive or molesting verbal or non-verbal communication, behavior or conduct.
- c. The Annual Aggregate applies separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance. However, if required by applicable law, the aggregate limit for such period of extension will be equal to the product of the Annual Aggregate set forth in the Schedule of this endorsement multiplied by a fraction, the numerator of which is the number of days in such period of extension and the denominator is 365.
- d. Any and all damages paid under the terms and conditions of this endorsement will further be applied against and will reduce the General Aggregate Limit of Insurance shown on the Declarations page, as provided in the **COMMERCIAL GENERAL LIABILITY COVERAGE FORM** in the same manner and in addition to all other coverages of the **COMMERCIAL GENERAL LIABILITY COVERAGE FORM** that are also subject to the General Aggregate Limit.

- IV. All other provisions of the **COMMERCIAL GENERAL LIABILITY COVERAGE FORM** applicable to coverage for "bodily injury" under Coverage A, not amended by this endorsement, shall apply to this insurance.

<i>SERFF Tracking Number:</i>	<i>HRLV-125795324</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Harleysville Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>GLSA021508-1</i>		
<i>TOI:</i>	<i>17.0 Other Liability - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>17.0001 Commercial General Liability</i>
<i>Product Name:</i>	<i>GL</i>		
<i>Project Name/Number:</i>	<i>GL Product Standardization - revised/</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: HRLV-125795324 State: Arkansas
Filing Company: Harleysville Mutual Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: GLSA021508-1
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0001 Commercial General Liability
Product Name: GL
Project Name/Number: GL Product Standardization - revised/

Supporting Document Schedules

		Review Status:	
Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Approved	09/02/2008

Comments:

Attachment:

NAIC 2007.pdf

		Review Status:	
Satisfied -Name:	Cover letter & exhibit A	Approved	09/02/2008

Comments:

Attachment:

AR GL forms - revised.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;">New Business</div> <div style="width: 55%;"></div> </div> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;">Renewal Business</div> <div style="width: 55%;"></div> </div> f. State Filing #: g. SERFF Filing #: h. Subject Codes
---	---


3. Group Name	Group NAIC #

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Harleysville Mutual Insurance Company	PA	14168	23-0902325	

5. Company Tracking Number	125795324
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Carol Zwayer 355 Maple Avenue Harleysville, PA 19438	Senior State Filing Analyst	800-523-6344 ext. 5735	215-256-5678	czwayer@harleysville group.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Carol Zwayer

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	Commercial General Liability
10. Sub-Type of Insurance (Sub-TOI)	Commercial General Liability
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 02-01-2009 Renewal: 07-01-2009

Property & Casualty Transmittal Document---

15.	Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
16.	Reference Organization (if applicable)	
17.	Reference Organization # & Title	
18.	Company's Date of Filing	8/29/08
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved
20.	This filing transmittal is part of Company Tracking #	125795324
21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]	

With this filing it is our intent to submit for your review and approval the following revisions applicable to our Commercial General Liability Program:

We wish to introduce, revise and withdraw non-standard endorsements. Attached please find Exhibit A for a complete listing.

Rule of Application: These changes shall be applicable to all new business policies effective on or after February 1, 2009 and all renewal policies effective on or after July 1, 2009.

Your favorable consideration will be appreciated.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<div style="margin-bottom: 20px;"> Check #: EFT Amount: 50.00 </div> <div> Refer to each state's checklist for additional state specific requirements or instructions on calculating fees. </div>	

*****Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

HARLEYSVILLE MUTUAL INSURANCE COMPANY

355 Maple Avenue
Harleysville, PA 19438-2297
www.harleysvillegroup.com

August 28, 2008

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

NAIC#14168
COMMERCIAL GENERAL LIABILITY
Form Filing
Company Reference File Number: 125795324

Dear Honorable Bowman:

With this filing it is our intent to submit for your review and approval the following revisions applicable to our Commercial General Liability Program:

We wish to introduce, revise and withdraw non-standard endorsements. Attached please find Exhibit A for a complete listing.

Rule of Application: These changes shall be applicable to all new business policies effective on or after February 1, 2009 and all renewal policies effective on or after July 1, 2009.

Your favorable consideration will be appreciated.

Very truly yours,



Carol Zwayer, AAM, AIT
Senior State Filing Analyst
(215) 256-5735
czwayer@Harleysvillegroup.com

EXHIBIT A

New:

Form	Edition	Title
CG-7104	12-06	Fuel Oil Dealers Delivery Agreement Endorsements
CG-7226	12-06	Exclusion – Aircraft Products
CG-7228	12-06	Lost Key Coverage –
CG-7273	12-06	Voluntary Property Damage –
CG-7274	11-06	Commercial General Liability Coverage Part
CG-7275	11-06	Commercial General Liability Coverage Part Supplemental Schedule
CG-7299	09-08	Church Liability Enhancement Endorsement
CG-7300	09-08	Abuse and Molestation Liability
GU-7000	03-08	Commercial Lines Common Policy Declarations
GU-7001	07-08	Policy Change Endorsement
GU-7002	11-06	Additional Insured Schedule
GU-7003	11-06	Additional Interest Schedule
GU-7004	11-06	Form Schedule
GU-7005	11-06	Location Schedule
GU-7008	11-06	Named Insured Schedule
GU-7009	11-06	Policyholder Notice Schedule
GU-7013	11-06	Declaration Page Extension
GU-7015	11-06	Fee Surcharge Schedule
MANU-1	07-04	Manuscript Endorsement
MANU-2	07-04	Manuscript Endorsement

Withdrawn:

Form	Edition	Title
IL-7107	09-01	Voluntary Property Damage Endorsement
PD-0205	10-94	Common Policy Declaration
CG-7179	09-96	Abuse & Molestation

Revised:

Form	New Edition	Old Edition	Title
CG-0710	12-06	09-01	Liquor Liability Coverage Part Declaration
CG-7009	12-06	09-01	Products/Completed Operators Declaration
CG-7100	12-06	10-93	Spray Painting Property Damage Deductible Insurance
CG-7101	12-06	08-87	Mortician's and Funeral Director's Malpractice Liability Endorsement
CG-7102	12-06	08-87	Pastoral Counseling Professional Liability Endorsement
CG-7105	12-06	09-01	Non-Pyramiding of Limits
CG-7183	12-06	04-97	Cemetery Professional Liability
CG-7185	09-08	06-97	Limited Pollution Coverage
PD-0706	12-06	09-01	Owners and Contractors Protection Liability Policy Declarations
PD-0707	12-06	09-01	Railroad Protective Declaration